

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)		Case Number 13-70778
UNITED STATES BANKRUPTCY COURT Western District of Virginia		
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines		
A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/7/13.		
You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.		
Creditors – Do not file this notice in connection with any proof of claim you submit to the court See Reverse Side For Important Explanations		
Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): John William Taylor Sr. fdba We Dub LLC, fdba The Diagnostic Guy 5420 Bristol Highway Hiltons, VA 24258		
Case Number: 13-70778	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-0361 xxx-xx-9487	
Attorney for Debtor(s) (name and address): Robert L. Black Jr. Jim Williams and Assoc. 255 Broad St. Kingsport, TN 37660 Telephone number: 423-230-0006	Bankruptcy Trustee (name and address): Ginger Largen (384919) Morefield & Largen PLC P. O. Box 1327 Abingdon, VA 24212-1327 Telephone number: 276-628-8128	
Meeting of Creditors		
Date: May 30, 2013 Time: 10:30 AM Location: cr mtg, ABG, US Courthouse and Federal, Building, 180 W Main St., Abingdon, VA 24210		
Presumption of Abuse under 11 U.S.C. § 707(b) <i>See "Presumption of Abuse" on reverse side.</i>		
The presumption of abuse does not arise.		
Deadlines:		
Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/29/13		
Deadline to Object to Exemptions: Thirty (30) days after the <i>conclusion</i> of the meeting of creditors.		
Creditors May Not Take Certain Actions:		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.		
Creditor with a Foreign Address:		
A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.		
Address of the Bankruptcy Clerk's Office: 210 Church Ave. Room 200 Roanoke, VA 24011 (540) 857-2391	For the Court: Clerk of the Bankruptcy Court: John W. L. Craig	
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 5/7/13	

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of Virginia

In re:
John William Taylor, Sr.
Sarah Sue Taylor
Debtors

Case No. 13-70778-wfs
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-7

User: admin
Form ID: b9a

Page 1 of 2
Total Noticed: 15

Date Rcvd: May 08, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2013.

db/jdb	+John William Taylor, Sr., Sarah Sue Taylor, 5420 Bristol Highway, Hiltons, VA 24258-6427
3772703	+Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
3772705	+Capl/Bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
3772709	+Gecrb/Grand Home Frnsh, 950 Forrer Blvd, Kettering, OH 45420-1469
3772712	+Hillsborough County, PO Box 342456, Tampa, FL 33694-2456

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: rblackesq@gmail.com May 08 2013 21:26:29 Robert L. Black, Jr.,
	Jim Williams and Assoc., 255 Broad St., Kingsport, TN 37660
tr	EDI: BGJLARGEN.COM May 08 2013 21:28:00 Ginger Largen (384919), Morefield & Largen PLC,
	P. O. Box 1327, Abingdon, VA 24212-1327
3772704	+EDI: CAPITALONE.COM May 08 2013 21:28:00 Cap One Na, Po Box 26625,
	Richmond, VA 23261-6625
3772706	+EDI: CHASE.COM May 08 2013 21:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
3772707	+E-mail/Text: bankruptcy.notices@hdfsi.com May 08 2013 21:26:36 Esb/Harley Davidson Cr,
	Po Box 21829, Carson City, NV 89721-1829
3772708	+EDI: RMSC.COM May 08 2013 21:28:00 Gecrb/Care Credit, 950 Forrer Blvd,
	Kettering, OH 45420-1469
3772710	+EDI: RMSC.COM May 08 2013 21:28:00 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
3772711	+E-mail/Text: lossrecoveryteam@growfinancial.org May 08 2013 21:26:43 Grow Financial Fcu,
	9927 Delaney Lake Dr, Tampa, FL 33619-5071
3772713	+E-mail/Text: mitchell11.snapon.finance@mitchell11.com May 08 2013 21:27:03 Mitchell One,
	25029 Network Place, Chicago, IL 60673-1250
3772714	+EDI: AFNIVERIZONE.COM May 08 2013 21:28:00 Verizon, 500 Technology Dr Ste 30,
	Weldon Spring, MO 63304-2225

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

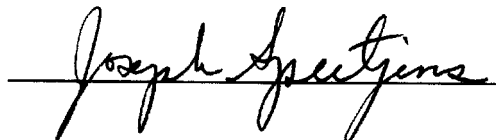
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2013

Signature:



District/off: 0423-7

User: admin
Form ID: b9a

Page 2 of 2
Total Noticed: 15

Date Rcvd: May 08, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 7, 2013 at the address(es) listed below:
NONE.

TOTAL: 0